



200701240029
Skagit County Auditor

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After Recording Return To:

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P.O. Box 31557 MAC B6908-012
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DEED OF TRUST

Trustor(s) ROBERT R. CUMMINGS AND NAOMI CUMMINGS, HUSBAND AND WIFE

Trustee(s) Wells Fargo Financial National Bank, 2324 Overland Ave, Billings, MT 59102

Beneficiary Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104

Legal Description LOT 17, SKYLINE NO. 1, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 8 OF PLATS, PAGES 49 AND 50, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN ROBERT R. CUMMINGS AND NAOMI CUMMINGS, HUSBAND AND WIFE BY DEED FROM MARC A. WILKERSON AND LORNA G. WILKERSON, HUSBAND AND WIFE DATED 9/22/2004 AND RECORDED 9/27/2004 AS INSTRUMENT NO. 200409270206.

Assessor's Property Tax Parcel or Account Number 3817-000-017-0008

Reference Numbers of Documents Assigned or Released

Reference: 20063397200147

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Documents Processed 12-12-2006, 19:57:11

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State of Washington
REFERENCE #: 20063397200147

Space Above This Line For Recording Data
Account number: 651-651-1070549-1XXX

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is **DECEMBER 12, 2006** and the parties are as follows:
TRUSTOR ("Grantor"): **ROBERT R. CUMMINGS AND NAOMI CUMMINGS, HUSBAND AND WIFE**
whose address is: **5601 ROSARIO WAY, ANACORTES, WASHINGTON 98221-2937**

TRUSTEE: **Wells Fargo Financial National Bank, 2324 Overland Ave, Billings, MT 59102**

BENEFICIARY ("Lender"): **Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104**

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of **SKAGIT**, State of Washington, described as follows:
Assessor's Property Tax Parcel Account Number(s): **3817-000-017-0008**
LOT 17, SKYLINE NO. 1, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 8 OF PLATS, PAGES 49 AND 50, RECORDS OF SKAGIT COUNTY, WASHINGTON, SITUATED IN SKAGIT COUNTY, WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN ROBERT R. CUMMINGS AND NAOMI CUMMINGS, HUSBAND AND WIFE BY DEED FROM MARC A. WILKERSON AND LORNA G. WILKERSON, HUSBAND AND WIFE DATED 9/22/2004 AND RECORDED 9/27/2004 AS INSTRUMENT NO. 200409270206.

with the address of **5601 ROSARIO WAY, ANACORTES, WASHINGTON 98221** and parcel number of **3817-000-017-0008** together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.

3. **MAXIMUM OBLIGATION LIMIT AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed **\$ 115,000.00** together with all interest thereby accruing, as set forth in the promissory note, revolving line of credit agreement, contract, guaranty or other evidence of debt ("Secured

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Debt") of even date herewith, and all amendments, extensions, modifications, renewals or other documents which are incorporated by reference into this Security Instrument, now or in the future. The maturity date of the Secured Debt is **DECEMBER 12, 2046**.

4. **MASTER FORM DEED OF TRUST.** By the delivery and execution of this Security Instrument, Grantor Agrees that all provisions and sections of the Master Form Deed of Trust ("Master Form"), inclusive, dated **February 1, 1997**, and recorded on **2/6/1997** as Auditor's File Number **9702060051** in Book **1626** at Page **614** of the Official Records in the Office of the Auditor of **SKAGIT** County, State of Washington, are hereby incorporated into, and shall govern, this Security Instrument.

5. **USE OF PROPERTY.** The property subject to this Security Instrument is not used principally for agricultural or farming purposes.

6. **RIDERS.** If checked, the following are applicable to this Security Instrument. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.

N/A Third Party Rider

N/A Leasehold Rider

N/A Other: N/A

SIGNATURES: By signing below, Grantor agrees to perform all covenants and duties as set forth in this Security Instrument. Grantor also acknowledges receipt of a copy of this document and a copy of the provisions contained in the previously recorded Master Form (the Deed of Trust-Bank/Customer Copy).

Robert R. Cummings 1/3/07
Grantor **ROBERT R CUMMINGS** Date

Naomi Cummings 1-3-07
Grantor **NAOMI CUMMINGS** Date

Grantor Date

Grantor Date

Grantor Date

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Grantor

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For An Individual Acting In His/Her Own Right:

State of Washington

County of SKAGIT

On this day personally appeared before me

Robert K. Cummings and Naomi Cummings
(here insert the name of grantor or

grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 3rd day of January, 2007.

Witness my hand and notarial seal on this the 3rd day of January, 2007

Kimberly Ann Kane
Signature

Print Name: Kimberly Ann Kane
Notary Public



My commission expires: 7/19/2010

